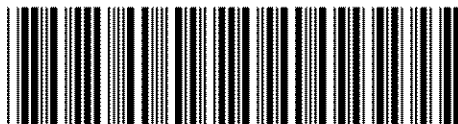


Fay Servicing, LLC  
PO Box 9002  
Temecula, CA 92589-9002



2364726981

PRESORT  
First-Class Mail  
U.S. Postage and  
Fees Paid  
WSO

Send Payments to:  
Fay Servicing, LLC  
PO Box 88009  
Chicago, IL 60680-1009

20211025-256

Send Correspondence to:  
Fay Servicing, LLC  
Attn: Customer Service Dept  
PO Box 809441  
Chicago, IL 60680-9441



Troy Murch  
157 RALPH RICHARDSON RD  
NORWAY, ME 04268-5046



W\_ME\_RTC

Sent Via Certificate of Mailing

10/25/2021

Troy Murch  
157 RALPH RICHARDSON RD  
NORWAY, ME 04268-5046

Loan Number:  
Property Address: 157 Ralph Richardson Rd  
Norway, ME 04268

## **NOTICE OF RIGHT TO CURE**

Dear Troy Murch:

You are hereby provided formal notice by Fay Servicing, LLC, the Servicer of the above-referenced loan acting on behalf of U.S. Bank Trust National Association not in its individual capacity but solely as Trustee of LSRMF MH Master Participation Trust II ("Lender"), that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

You have a right to cure your default. To cure the default, you must pay the full amount of the default on this loan by 12/06/2021 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not correct the default by this date, Fay Servicing, LLC may require that you pay immediately the entire amount then remaining unpaid under the Note and under the Security Instrument ("immediate payment in full"), and Fay Servicing, LLC or another party may acquire the property by means of foreclosure and sale.

As of the date of this notice, the total amount required to cure the default is \$175,596.63, which consists of the following:

Next Payment Due Date: 02/01/2011

Total Monthly Payments Due: \$167,738.07

Monthly Payment	02/01/2011	\$1,296.98
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Monthly Payment	02/01/2021	\$1,296.98
Monthly Payment	03/01/2021	\$1,296.98
Monthly Payment	04/01/2021	\$1,296.98
Monthly Payment	05/01/2021	\$1,296.98
Monthly Payment	06/01/2021	\$1,296.98
Monthly Payment	07/01/2021	\$1,296.98
Monthly Payment	08/01/2021	\$1,439.53
Monthly Payment	09/01/2021	\$1,439.53
Monthly Payment	10/01/2021	\$1,439.53
Late Charges:		\$0.00
Corporate Advance Balance:		\$7,869.54
Unapplied Balance:		<u>(\$10.98)</u>

**TOTAL YOU MUST PAY TO CURE DEFAULT: \$175,596.63**

You can cure this default by making a payment of \$175,596.63 by 12/06/2021 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). The amount required to cure the default will remain constant until this date. If you make a payment of \$175,596.63 by 12/06/2021, you will be restored to all rights under the Security Instrument as though the default had not occurred. This letter is in no way intended as a payoff statement for your mortgage, it merely states an amount necessary to cure the default.

The total amount due does not include any amounts that become due after the date of this notice. Other amounts, including additional monthly payments, late charges and other charges, may continue to accrue during this period as provided for under the Note, Security Instrument and applicable law. These amounts must also be paid in order for you to be current on your mortgage payments but are not required to cure the default. Please include your loan number and property address with your payment and send to:

Fay Servicing, LLC  
PO Box 88009  
Chicago, IL 60680-1009

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

If immediate payment in full is required, you will have the right to have enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective if you meet the following conditions: 1) pay the full amount that then would be due under the Security Instrument and the Note as if immediate payment in full had never been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other

fees incurred for the purpose of protecting Lender's interest in the property and rights under the Security Instrument; and 4) do whatever Lender reasonably requires to assure that Lender's interest in the property, Lender's rights under the Security Instrument, and your obligations under the Note and under the Security Instrument continue unchanged.

**To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.**

You may have options available to you other than foreclosure. You are encouraged to explore available options prior to the end of the "right to cure" period by contacting Fay Servicing, LLC or a counseling agency approved by the United States Department of Housing and Urban Development. A list of approved counseling agencies is included with this letter.

You may contact the following persons with authority to modify your mortgage loan:

Fay Servicing, LLC  
425 S. Financial Place, 20th Floor  
Chicago, IL 60605  
8004957166

If foreclosure proceedings are undertaken, we may pursue a deficiency judgment, if permitted by applicable law. Failure to respond to this letter may result in the loss of your property.

**Fay Servicing, LLC is a debt collector, this is an attempt to collect a debt and any information obtained will be used for that purpose.**

**Unless you notify us within thirty (30) days after receiving this notice that you dispute the validity of this debt or any portion thereof, we will assume this debt is valid. If you notify us in writing within thirty (30) days from receiving this notice that you dispute the validity of this debt or any portion thereof, we will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after the receipt of this letter, we will provide you with the name and address of the original creditor, if the original creditor is different from the current creditor.**

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Fay Servicing, LLC.

**Attention Servicemembers and Dependents:** Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last twelve (12) months, **AND** joined after signing the Note and Security Instrument now in default, please notify Fay Servicing, LLC immediately. When contacting Fay Servicing, LLC as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource ([www.militaryonesource.mil](http://www.militaryonesource.mil); 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors

(<http://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact Charles Blum toll-free at 1-800-495-7166 if you have questions about your rights under SCRA.

For your benefit and assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit <http://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

This matter is very important. We encourage you to explore all available options upon receipt of this notice.

Please give it your immediate attention.

Sincerely,

Fay Servicing, LLC  
425 S. Financial Place, 20th Floor  
Chicago, IL 60605  
8004957166

## Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-973-3500 E-mail: N/A Website: www.penquis.org	262 Harlow St Bangor, Maine 04401-4952
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7983 Toll-free: 800-221-2221 Fax: 207-442-0122 E-mail: info@mmcacorp.org Website: midcoastmainecommunityaction.org	34 Wing Farm Pkwy Bath, Maine 04530-1515
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5906 Toll-free: 877-340-2649 E-mail: jason.thomas@ceimaine.org Website: www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-886-6545 E-mail: N/A Website: www.fourdirectionsmaine.org	20 Godfrey Dr Orono, Maine 04473-3610
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: ndigercnimo@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4920
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: cwaganje@prosperityme.org Website: https://www.prosperityme.org	62 Elm St Ste 2 Portland, Maine 04101-3092
AROOSTOOK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: N/A Website: www.acap-me.org	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2903 Fax: 207-490-5026 E-mail: mesha.quinn@yccac.org Website: www.yccac.org	6 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: https://www.ccmaine.org/	17 Market Sq South Paris, Maine 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-8227 E-mail: info@kvcap.org Website: www.kvcap.org	101 Water St Waterville, Maine 04901-6339



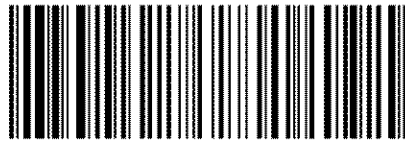




Fay Servicing, LLC  
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Temecula, CA 92589-9002

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PO Box 88009  
Chicago, IL 60680-1009

Send Correspondence to:  
Fay Servicing, LLC  
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9314 7100 1170 1073 5965 26

PRESORT  
First-Class Mail  
U.S. Postage and  
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WSO

**RETURN RECEIPT REQUESTED**

20211025-256

  
Troy Murch  
157 RALPH RICHARDSON RD  
NORWAY, ME 04268-5046



W\_ME\_RTC



8004957166

Sent Via Certified Mail™ with Return Receipt

9314 7100 1170 1073 5965 26

10/25/2021

Troy Murch  
157 RALPH RICHARDSON RD  
NORWAY, ME 04268-5046

Loan Number:

Property Address: 157 Ralph Richardson Rd  
Norway, ME 04268

**NOTICE OF RIGHT TO CURE**

Dear Troy Murch:

You are hereby provided formal notice by Fay Servicing, LLC, the Servicer of the above-referenced loan acting on behalf of U.S. Bank Trust National Association not in its individual capacity but solely as Trustee of LSRMF MH Master Participation Trust II ("Lender"), that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

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Monthly Payment	06/01/2021	\$1,296.98
Monthly Payment	07/01/2021	\$1,296.98
Monthly Payment	08/01/2021	\$1,439.53
Monthly Payment	09/01/2021	\$1,439.53
Monthly Payment	10/01/2021	\$1,439.53
Late Charges:		\$0.00
Corporate Advance Balance:		\$7,869.54
Unapplied Balance:		<u>(\$10.98)</u>

**TOTAL YOU MUST PAY TO CURE DEFAULT: \$175,596.63**

You can cure this default by making a payment of \$175,596.63 by 12/06/2021 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). The amount required to cure the default will remain constant until this date. If you make a payment of \$175,596.63 by 12/06/2021, you will be restored to all rights under the Security Instrument as though the default had not occurred. This letter is in no way intended as a payoff statement for your mortgage, it merely states an amount necessary to cure the default.

The total amount due does not include any amounts that become due after the date of this notice. Other amounts, including additional monthly payments, late charges and other charges, may continue to accrue during this period as provided for under the Note, Security Instrument and applicable law. These amounts must also be paid in order for you to be current on your mortgage payments but are not required to cure the default. Please include your loan number and property address with your payment and send to:

Fay Servicing, LLC  
PO Box 88009  
Chicago, IL 60680-1009

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

If immediate payment in full is required, you will have the right to have enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective if you meet the following conditions: 1) pay the full amount that then would be due under the Security Instrument and the Note as if immediate payment in full had never been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other

fees incurred for the purpose of protecting Lender's interest in the property and rights under the Security Instrument; and 4) do whatever Lender reasonably requires to assure that Lender's interest in the property, Lender's rights under the Security Instrument, and your obligations under the Note and under the Security Instrument continue unchanged.

**To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.**

You may have options available to you other than foreclosure. You are encouraged to explore available options prior to the end of the "right to cure" period by contacting Fay Servicing, LLC or a counseling agency approved by the United States Department of Housing and Urban Development. A list of approved counseling agencies is included with this letter.

You may contact the following persons with authority to modify your mortgage loan:

Fay Servicing, LLC  
425 S. Financial Place, 20th Floor  
Chicago, IL 60605  
8004957166

If foreclosure proceedings are undertaken, we may pursue a deficiency judgment, if permitted by applicable law. Failure to respond to this letter may result in the loss of your property.

**Fay Servicing, LLC is a debt collector, this is an attempt to collect a debt and any information obtained will be used for that purpose.**

**Unless you notify us within thirty (30) days after receiving this notice that you dispute the validity of this debt or any portion thereof, we will assume this debt is valid. If you notify us in writing within thirty (30) days from receiving this notice that you dispute the validity of this debt or any portion thereof, we will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after the receipt of this letter, we will provide you with the name and address of the original creditor, if the original creditor is different from the current creditor.**

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Fay Servicing, LLC.

**Attention Servicemembers and Dependents:** Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last twelve (12) months, **AND** joined after signing the Note and Security Instrument now in default, please notify Fay Servicing, LLC immediately. When contacting Fay Servicing, LLC as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource ([www.militaryonesource.mil](http://www.militaryonesource.mil); 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors

(<http://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact Charles Blum toll-free at 1-800-495-7166 if you have questions about your rights under SCRA.

For your benefit and assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit <http://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

This matter is very important. We encourage you to explore all available options upon receipt of this notice.

Please give it your immediate attention.

Sincerely,

Fay Servicing, LLC  
425 S. Financial Place, 20th Floor  
Chicago, IL 60605  
8004957166



## Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-973-3500 E-mail: N/A Website: www.penquis.org	262 Harlow St Bangor, Maine 04401-4952
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7983 Toll-free: 800-221-2221 Fax: 207-442-0122 E-mail: info@mmcacorp.org Website: midcoastmainecommunityaction.org	34 Wing Farm Pkwy Bath, Maine 04530-1515
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5906 Toll-free: 877-340-2649 E-mail: jason.thomas@ceimaine.org Website: www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-886-6545 E-mail: N/A Website: www.fourdirectionsmaine.org	20 Godfrey Dr Orono, Maine 04473-3610
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: ndigercnimo@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4920
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: cwaganje@prosperityme.org Website: https://www.prospertyme.org	62 Elm St Ste 2 Portland, Maine 04101-3092
AROOSTOOK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: N/A Website: www.acap-me.org	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2903 Fax: 207-490-5026 E-mail: mesha.quinn@yccac.org Website: www.yccac.org	6 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: https://www.ccmaine.org/	17 Market Sq South Paris, Maine 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-8227 E-mail: info@kvcap.org Website: www.kvcap.org	101 Water St Waterville, Maine 04901-6339



From: Nobody <SMTP:nobody@informe.org>

Sent: 10/25/2021 4:07:21 PM

To: WALZ\_FAY

WALZ ID: 256\_WALZ\_FAY@covius.com

[EXTERNAL EMAIL from outside the organization. DO NOT click links or open attachments unless you recognize the sender and know the content is safe. Never give out your user ID or password.]

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

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#### Mortgage Information

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Company providing the notice:Fay Servicing, LLC

Owner of the mortgage:U.S. Bank Trust National Association not in its individual capacity but solely as Trustee of LSRMF M

What term best describes the owner of the mortgage?:Non-bank mortgage company

Filer's Email Address:WALZ\_FAY@lenderlive.com

Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Matt Donovan 440 S. LaSalle Street - Suite 2000 Chicago, IL 60605 312-291-3589 MDonovan@faymtg.com

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#### Consumer Information

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Consumer First name:Troy

Consumer Middle Initial/Middle Name:

Consumer Last name:Murch

Consumer Suffix:

Property Address line 1:157 Ralph Richardson Rd

Property Address line 2:

Property Address line 3:

Property Address City/Town:Norway

Property Address State:

Property Address zip code:04268

Property Address County:Oxford

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#### Notification Details

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Date notice was mailed:10/25/2021

Amount needed to cure the default:175596.63

Consumer Address line 1:157 Ralph Richardson Rd

Consumer Address line 2:

Consumer Address line 3:

Consumer Address City/Town:Norway

Consumer Address State:ME

Consumer Address zip code:04268

Track Another Package +

Tracking Number: 9314710011701073596526

Remove X

Your item was delivered to an individual at the address at 3:48 pm on October 29, 2021 in NORWAY, ME 04268.

USPS Tracking Plus™ Available ▾

✓ Delivered, Left with Individual

October 29, 2021 at 3:48 pm  
NORWAY, ME 04268

Feedback

Get Updates ▾

Text & Email Updates	▾
Tracking History	▴
<div>October 29, 2021, 3:48 pm</div> <div>Delivered, Left with Individual</div> <div>NORWAY, ME 04268</div> <div>Your item was delivered to an individual at the address at 3:48 pm on October 29, 2021 in NORWAY, ME 04268.</div>	
<div>October 29, 2021, 8:22 am</div> <div>Out for Delivery</div> <div>NORWAY, ME 04268</div>	

**October 29, 2021, 8:11 am**

Arrived at Post Office  
NORWAY, ME 04268

**October 28, 2021, 9:33 pm**

Departed USPS Regional Destination Facility  
SOUTHERN ME DISTRIBUTION CENTER

**October 28, 2021, 2:29 pm**

Arrived at USPS Regional Destination Facility  
SOUTHERN ME DISTRIBUTION CENTER

**October 26, 2021**

Pre-Shipment Info Sent to USPS, USPS Awaiting Item

**USPS Tracking Plus™**



Feedback

**Product Information**



**See Less** ^

# Can't find what you're looking for?

Go to our FAQs section to find answers to your tracking questions.

**FAQs**